

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PETER M. KRANACK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-23309 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/10/2015 and confirmed on 11/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		66,800.84
Less Refunds to Debtor	4,966.42	
TOTAL AMOUNT OF PLAN FUND		61,834.42
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	3,044.33	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,044.33

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MILL CITY MORTGAGE LOAN TRUST-2019 Acct: 6412	0.00	46,165.70	0.00	46,165.70
	MILL CITY MORTGAGE LOAN TRUST-2019 Acct: 6412	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 0760	5,197.18	5,197.18	407.19	5,604.37
					51,770.07
Priority					
	ROBERT S SHREVE ESQ Acct:	0.00	0.00	0.00	0.00
	PETER M. KRANACK Acct:	0.00	0.00	0.00	0.00
	PETER M. KRANACK Acct:	4,966.42	4,966.42	0.00	0.00
	AKMAN & ASSOC PC Acct:	0.00	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct: 3686	0.00	3,896.80	0.00	3,896.80
	MILL CITY MORTGAGE LOAN TRUST-2019 Acct: 6412	1,774.09	1,774.09	0.00	1,774.09
	MILL CITY MORTGAGE LOAN TRUST-2019 Acct: 6412	610.00	610.00	0.00	610.00
					6,280.89
Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 9667	739.13	739.13	0.00	739.13
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					739.13
TOTAL PAID TO CREDITORS					58,790.09

TOTAL CLAIMED

PRIORITY	2,384.09
SECURED	5,197.18
UNSECURED	739.13

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:
PETER M. KRANACK

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-23309 JAD
Chapter 13
Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the
**Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of
Receipts and Disbursements**, and following notice to the creditors and an opportunity to be
heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments,
has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to
Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case
is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected
employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free
and clear of any and all claims or interests except as otherwise treated in the plan or in the
Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is
hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not
the claim of such creditor is provided for in the Plan, and whether or not such creditor has
objected to, has accepted or rejected the plan. All mortgage and other secured debts provided
for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment
date for which the Trustee last made a distribution, and no additional interest, late fees or
penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's
registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report
and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is
discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Peter M. Kranack
Debtor

Case No. 15-23309-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Sep 28, 2021

User: jhel
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

Recip ID	Recipient Name and Address
db	+ Peter M. Kranack, 117 5th Avenue, West Mifflin, PA 15122-1613
cr	+ Carrington Mortgage Services, LLC, as servicer for, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	+ Cerastes, LLC, Marinosci Law Group, P.C., c/o Frederic Dispigna, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ U.S. Bank Trust National Association, as trustee f, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
14164193	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, California 92806-5948
14104755	+ J. P. Morgan Mortgage Acquisition Corp., 9900 Richmond Avenue, Suite 400, Houston, TX 77042-4536
15335562	Mill City Mortgage Loan Trust 2019-1, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14104757	+ Stephen M. Hladik, Esquire, Hladik, Onorao & Federman, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14942643	+ U.S. Bank Trust National Association, as trustee f, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkteam@selenefinance.com	Sep 28 2021 23:48:00	Cerastes, LLC c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546
14104754	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 28 2021 23:48:00	Carrington Mortgage Services, LLC, PO Box 79001, Phoenix, AZ 85062-9001
14689527	+ Email/Text: bkteam@selenefinance.com	Sep 28 2021 23:48:00	Cerastes, LLC, c/o Selene Finance, LP, 9990 Richmond Avenue, Ste 400 South, Houston, TX 77042-4546
14154290	+ Email/Text: kburkley@bernsteinlaw.com	Sep 28 2021 23:48:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14118787	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2021 23:48:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14104756	Email/Text: Bankruptcy.Notices@pnc.com	Sep 28 2021 23:48:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Mill City Mortgage Loan Trust 2019-1 Wilmington Sa
cr		U.S. Bank Trust National Association, as trustee f

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com, logsecf@logs.com
LeeAne O. Huggins	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com
Maria Miksich	on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
Robert S. Shreve	on behalf of Debtor Peter M. Kranack rsshreve@akmanpc.com akmanesq@akmanpc.com;shrevbob@verizon.net;arderian@akmanlegal.com
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 8